To Whom It May Concern, I have one thing to say about the proposition for Banks to bypass the "do not call list". The FCC alows radio and television to charg a fee for advertising, I believe that the resident who pays for phone service should be allowed to charge a substantial fee for unsolicited advertising or political campaign messages. I have voice mail. It is very disturbing to have to listen to 30 seconds to a minute and a half of political dirge or advertising. To have a fee imposed upon these invasions would help to be able to tolerate them. I have to listen to the messages in order to delete them. I have better use for my time. I would not use any Bank or other business that so missused my time and equipment. I would also disconnect my phone and use a CB radio instead. I definately would not vote for anyone who leaves amessage on my phone for campaign purposses, not even if he/she were the only candidate. I pay for my phone, for MY use, not for advertising!

Thank you, Ruth E. Neal